



Order Filed on January 23, 2018
by Clerk U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Rebecca A. Solarz
Brian C. Nicholas
KML Law Group, PC
216 Haddon Avenue, Suite 406
Westmont, NJ 08108
Quicken Loans Inc.

In Re:
Joselien Joseph
Magalie Joseph

DEBTOR(S),

Case No: 17-33830 JKS

Hearing Date: January 23, 2018

Judge: John K. Sherwood

Recommended Local Form:

☐

Followed

☐

Modified

ORDER VACATING STAY

The relief set forth on the following page is hereby ordered **ORDERED**.

DATED: January 23, 2018

A handwritten signature in dark ink, appearing to read "J K Sherwood", is written over a horizontal line.

Honorable John K. Sherwood
United States Bankruptcy Court

Upon the motion of Quicken Loans Inc., under
Bankruptcy Code section 362(a) for relief from the automatic stay as to certain property as
hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute or resume
and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to
pursue the movant's rights in the following:

☒ Real Property More Fully Described as:

Land and premises commonly known as 21 Ridgehurst Road, West Orange NJ 07052

☐ Personal Property More Fully Describes as:

It is further ORDERED that the movant, its successors or assignees, may proceed with its
rights and remedies under the terms of the subject mortgage and pursue its state court remedies
including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially
pursuing other loss mitigation alternatives, including, but not limited to, a loan modification,
short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff's
sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession
of the property.

It is further ORDERED that the movant may join the debtor and any trustee appointed in
this case as defendants in its action(s) irrespective of any conversion to any other chapter of the
Bankruptcy Code.

The movant shall serve this order on the debtor, any trustee and any other party who
entered an appearance on the motion.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Joselien JOSEPH
Magalie JOSEPH
Debtors

Case No. 17-33830-JKS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jan 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2018.

db/jdb +Joselien JOSEPH, Magalie JOSEPH, 21 Ridgehurst Road, West Orange, NJ 07052-5717

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 25, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2018 at the address(es) listed below:

Jeffrey Lester on behalf of Trustee Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com
Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com
John A. Lipowski on behalf of Debtor Joselien JOSEPH jall001@aol.com
John A. Lipowski on behalf of Joint Debtor Magalie JOSEPH jall001@aol.com
Rebecca Ann Solarz on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6